

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
RODERICK HOWARD, SR. and
JOYCE HOWARD

Case No.: 17-25665
Judge: JNP

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 5/18/18
☐ Motions Included ☐ Modified/No Notice Required

**THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE**

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: TW

Initial Debtor: RH

Initial Co-Debtor: JH
J.H. Joyce Howard

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 283.00 per Month to the Chapter 13 Trustee, starting on 6/1/18 for approximately 39 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2110.00
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C. 1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Chase	Auto	\$10.00	0.00	\$10.00	\$482.73

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Ditech	RE	\$8354.00	\$60,000.00	\$123,609.00	0.00	0.00	0.00
LVNV Funding	RE	\$787.00	\$60,000.00	\$123,609.00	0.00	0.00	0.00
Midland Funding	RE	\$609.00	\$60,000.00	\$123,609.00	0.00	0.00	0.00
New Century	RE	\$574.00	\$60,000.00	\$123,609.00	0.00	0.00	0.00
Midland Funding	RE	\$894.00	\$60,000.00	\$123,609.00	0.00	0.00	0.00
Midland Funding	RE	\$1326.00	\$60,000.00	\$123,609.00	0.00	0.00	0.00
Apex Asset Mgmt.	RE ⁺	\$594.00	\$60,000.00	\$123,609.00	0.00 ⁺	0.00	0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

M&T Bank, Carrington Mortgage

g. Secured Claims to be Paid in Full Through the Plan: <input type="checkbox"/> NONE			
Creditor	Collateral	Total Amount to be Paid Through the Plan	
City of Camden CCMUA MTAG CUST/FIG CAP INV NJ13 LLC	2854 Idaho Road 2854 Idaho Road 2854 Idaho Road	\$660.96 \$191.97 \$6,098.36	

Part 5: Unsecured Claims <input type="checkbox"/> NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases <input checked="" type="checkbox"/> NONE				
<p>(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)</p> <p>All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:</p>				
Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Ditech	RE	\$8354.00	\$60,000.00	\$123,609.00	0.00	\$8354.00
LVNV Funding	RE	\$787.00	\$60,000.00	\$123,609.00	0.00	\$787.00
Midland Funding	RE	\$609.00	\$60,000.00	\$123,609.00	0.00	\$609.00
New Century	RE	\$574.00	\$60,000.00	\$123,609.00	0.00	\$574.00
Midland Funding	RE	\$894.00	\$60,000.00	\$123,609.00	0.00	\$894.00
Midland Funding	RE	\$1326.00	\$60,000.00	\$123,609.00	0.00	\$1326.00
Apex Asset Mgmt.	RE	\$594.00	\$60,000.00	\$123,609.00	0.00	\$594.00

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Attorney fees and other administrative expenses
- 3) Secured Creditors
- 4) Priority then any remaining unsecured claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 8/2/17

Explain below **why** the plan is being modified:

Mortgage no longer affected by the plan.

Explain below **how** the plan is being modified:

Carrington Mortgage unaffected by plan. Per mortgage co. debtors are current.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

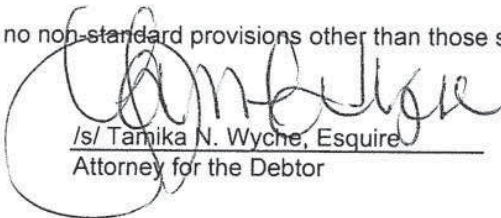
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 5/18/18


/s/ Tamika N. Wyche, Esquire
Attorney for the Debtor

Date: 5/18/18

/s/ Roderick Howard, Sr.
Debtor Roderick Howard Sr

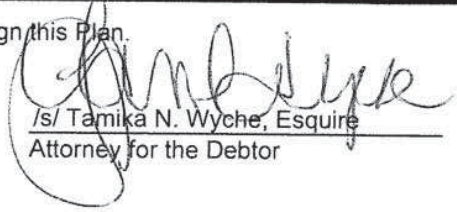
Date: 5/18/18

/s/ Joyce Howard
Joint Debtor Joyce Howard

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 5/18/18


/s/ Tamika N. Wyche, Esquire
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

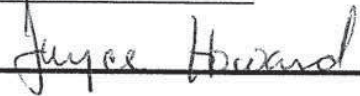
Date: 5/18/18

/s/ Roderick Howard, Sr.
Debtor



Date: 5/18/18

/s/ Joyce Howard
Joint Debtor



Certificate of Notice Page 11 of 12

United States Bankruptcy Court
District of New JerseyIn re:
Roderick W. Howard,, Sr.
Joyce Howard
DebtorsCase No. 17-25665-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 55

Date Rcvd: Jun 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2018.

db/jdb Roderick W. Howard,, Sr., Joyce Howard, 2854 Idaho Rd, Camden, NJ 08104-2811
 516979368 AAdvantage Card Services, PO Box 13337, Philadelphia, PA 19101-3337
 516979371 ARS Account Resolution, PKWY STE 100, Sunrise, FL 33323
 517020565 +ARS Account Resolution, 1643 N. Harrison Pkwy, Ste 100, Sunrise, FL 33323-2857
 516979370 Apex Asset Management, 2501 Oregon Pike Ste 120, Lancaster, PA 17601-4890
 516979376 CCMUA, PO Box 1105, Bellmawr, NJ 08099-5105
 517081514 +Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311
 516979373 +Camden County Special Civil Part, 101 S 5th St, Camden, NJ 08103-4099
 516979374 +Camden County Special Civil Pary, 101 S 5th St, Camden, NJ 08103-4099
 516979377 Chase Auto Finance, PO Box 901003, Fort Worth, TX 76101-2003
 516979378 Citifinancial, PO Box 140069, Irving, TX 75014-0069
 516979379 City of Camden, City Hall, Room 117, PO Box 95120, Camden, NJ 08101-5120
 517021306 +City of Camden, Dept. of Revenue & Collections, c/o Office of the City Attorney,
 Suite 419-City Hall, 520 Market Street, Camden, NJ 08102-1300
 516979380 City of Camden (American Water), PO Box 52747, Phoenix, AZ 85072-2747
 516979381 Comenity Bank/NY & Co., PO Box 182789, Columbus, OH 43218-2789
 516979382 Cooper Health Systems, C/O Quality Asset Recovery, 7 Foster Ave Ste 101,
 Gibbsboro, NJ 08026-1191
 516979384 +David Faloni, Esq., 165 Passaic Ave Ste 301B, Fairfield, NJ 07004-3592
 517127310 +Ditech Financial LLC, 2100 East Elliot Road, Bldg. 94, Recovery Dept. T-120,
 Tempe, AZ 85284-1806
 517071281 JCMorgan Chase Bank NA, PO Box 29505, AZi-1191, Phoenix, AZ 85038-9505
 517070449 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,
 Ft. Worth, TX 76101-2032
 517035150 +M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
 516979393 MTAG Cust/FIG CAP INV NJ13 LLC, PO Box 54472, New Orleans, LA 70154-4472
 516979395 New York & Company, PO Box 659728, San Antonio, TX 78265-9728
 516979396 Northland Group Inc., PO Box 390846, Minneapolis, MN 55439-0846
 516979398 PSE&G, PO Box 1444, New Brunswick, NJ 08903-1444
 516979397 Penn Credit Corporation, PO Box 988, Harrisburg, PA 17108-0988
 516979399 Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
 517298852 +Wilmington Savings Fund Society, Prober & Raphael, 20750 Ventura Blvd, Suite 100,
 Woodland Hills, CA 91364-6207
 517177832 +Wilmington Savings Fund Society FSB, Jenelle C. Arnold, Aldridge Pite, LLP,
 4375 Jutland Drive, Suite 200, PO Box 17933, San Diego, CA 92177-7921

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: usan.j.njbankr@usdoj.gov Jun 15 2018 23:47:45 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 15 2018 23:47:40 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516979369 E-mail/Text: roy.buchholz@allianceoneinc.com Jun 15 2018 23:47:06
 AllianceOne Receivable Management, PO Box 3111, Southeastern, PA 19398-3111
 516979372 E-mail/Text: bankruptcy@cavps.com Jun 15 2018 23:47:58 Calvary Portifilio SVCS,
 500 Summit Lake Dr Apt D, Valhalla, NY 10595-1340
 516979375 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 16 2018 00:01:19 Capital One Bank,
 PO Box 71083, Charlotte, NC 28272-1083
 517210621 +E-mail/Text: bankruptcy@cavps.com Jun 15 2018 23:47:58 Cavalry SPV II, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 516979381 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 15 2018 23:47:28 Comenity Bank/NY & Co.,
 PO Box 182789, Columbus, OH 43218-2789
 516979383 E-mail/PDF: creditonebknotifications@resurgent.com Jun 16 2018 00:00:19 Credit One Bank,
 PO Box 98873, Las Vegas, NV 89193-8873
 516979385 E-mail/Text: bankruptcy.bnc@ditech.com Jun 15 2018 23:47:23 Ditech, PO Box 6172,
 Rapid City, SD 57709-6172
 516979386 E-mail/Text: bnc-bluestem@quantum3group.com Jun 15 2018 23:48:13 Fingerhut, PO Box 166,
 Newark, NJ 07101-0166
 516979387 E-mail/Text: JCAP_BNC_Notices@jcap.com Jun 15 2018 23:47:56 Jefferson Capital System,
 16 McLeland Rd, Saint Cloud, MN 56303-2198
 517123485 E-mail/Text: JCAP_BNC_Notices@jcap.com Jun 15 2018 23:47:56 Jefferson Capital Systems LLC,
 PO Box 7999, St Cloud MN 56302-9617
 516979388 E-mail/Text: ebn@ltdfin.com Jun 15 2018 23:47:24 LTD Financial Svs,
 7322 Southwest Fwy Ste 1600, Houston, TX 77074-2134
 516979389 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 16 2018 00:00:20 LVNV Funding LLC,
 PO Box 10497, Greenville, SC 29603-0497
 517139452 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 16 2018 00:01:22
 LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 516979390 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 16 2018 00:01:22 LVNVFunding,
 PO Box 740281, Houston, TX 77274-0281
 516979391 E-mail/Text: camanagement@mtb.com Jun 15 2018 23:47:24 M&T Bank, PO Box 62082,
 Baltimore, MD 21264-2082

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 55

Date Rcvd: Jun 15, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516979392 E-mail/Text: bankruptcydpt@mcmcg.com Jun 15 2018 23:47:39 Midland Funding,
8875 Aero Dr Ste 200, San Diego, CA 92123-2255
516979394 E-mail/PDF: bankruptcy@ncfsi.com Jun 16 2018 00:01:18 New Century Financial,
110 S Jefferson Rd Ste 104, Whippany, NJ 07981-1038
516979395 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 15 2018 23:47:29 New York & Company,
PO Box 659728, San Antonio, TX 78265-9728
517106645 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 16 2018 00:01:17
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,
Norfolk VA 23541
517179588 +E-mail/Text: bankruptcy@pseg.com Jun 15 2018 23:47:06 PSEG, Attn: Bankruptcy,
PO Box 490, Cranford, NJ 07016-0490
517159951 E-mail/Text: bnc-quantum@quantum3group.com Jun 15 2018 23:47:36
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517170134 E-mail/Text: bkdepartment@rtresolutions.com Jun 15 2018 23:47:54
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029
517170135 E-mail/Text: bkdepartment@rtresolutions.com Jun 15 2018 23:47:54
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029, Real Time Resolutions, Inc.,
1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
516979400 E-mail/PDF: gecsedirecoverycorp.com Jun 16 2018 00:00:11 SYNCHRONY Bank/Walmart,
PO Box 965036, Orlando, FL 32896-5036
516982106 +E-mail/PDF: gecsedirecoverycorp.com Jun 16 2018 00:02:24 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517095790 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 16 2018 00:02:26 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517181214* Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029
517181215* Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029, Real Time Resolutions, Inc.,
1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
lm ##+Citifinancial, 1144 State Route 35, Middletown, NJ 07748-2600

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2018 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank, N.A. as trustee for CVI Loan GT Trust I
rsolarz@kmlawgroup.com
Tamika Nicole Wyche on behalf of Debtor Roderick W. Howard,, Sr. dpdlawyer@comcast.net,
G30609@notify.cincompass.com
Tamika Nicole Wyche on behalf of Joint Debtor Joyce Howard dpdlawyer@comcast.net,
G30609@notify.cincompass.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6